

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Robert C Bracey  
Esther Bracey  
Debtor(s)

Case No. 09 B 16750

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2010.
- 5) The case was Dismissed on 12/12/2012.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$72,583.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$72,583.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,470.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,860.75
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,330.75**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Accredited Home Lenders	Unsecured	0.00	NA	NA	0.00	0.00
Accredited Home Lenders	Unsecured	0.00	NA	NA	0.00	0.00
American Express	Unsecured	681.00	NA	NA	0.00	0.00
American Express	Unsecured	224.00	NA	NA	0.00	0.00
America's Servicing Co	Secured	345,157.63	313,465.22	313,465.22	0.00	0.00
America's Servicing Co	Secured	345,157.63	30,157.63	30,157.63	30,157.63	0.00
Banco Popular De Puerto Rico	Secured	54,927.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	468.00	NA	NA	0.00	0.00
Candica LLC	Unsecured	919.00	1,272.29	1,272.29	79.40	0.00
Candica LLC	Unsecured	857.00	1,045.96	1,045.96	65.27	0.00
Candica LLC	Unsecured	444.00	316.05	316.05	19.72	0.00
Candica LLC	Unsecured	9,673.00	11,108.55	11,108.55	693.24	0.00
Capital One	Unsecured	485.00	1,392.40	1,392.40	86.89	0.00
Citibank NA	Unsecured	3,553.00	NA	NA	0.00	0.00
Credit Union One	Unsecured	9,762.00	6,338.32	6,338.32	395.55	0.00
Creditors Bankruptcy Service	Unsecured	345.00	316.19	316.19	19.73	0.00
Department Stores National Bank	Unsecured	1,366.00	1,491.95	1,491.95	93.11	0.00
East Bay Funding	Unsecured	NA	578.40	578.40	36.09	0.00
ECast Settlement Corp	Unsecured	2,020.00	2,035.37	2,035.37	127.02	0.00
ECast Settlement Corp	Unsecured	564.00	1,019.38	1,019.38	63.61	0.00
ECast Settlement Corp	Unsecured	2,622.00	3,156.59	3,156.59	196.99	0.00
ECast Settlement Corp	Unsecured	6,994.00	8,051.77	8,051.77	502.48	0.00
GEMB	Unsecured	199.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	367.00	831.24	831.24	51.87	0.00
Jefferson Capital Systems LLC	Unsecured	5,805.00	6,604.87	6,604.87	412.18	0.00
Kohl's/Kohl's Dept Stores	Unsecured	432.00	NA	NA	0.00	0.00
Limited Express	Unsecured	0.00	NA	NA	0.00	0.00
National Capital Management	Unsecured	4,450.00	5,319.13	5,319.13	331.94	0.00
Peoples Energy Corp	Unsecured	44.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	714.00	951.58	951.58	59.38	0.00
Portfolio Recovery Associates	Unsecured	7,122.00	8,352.56	8,352.56	521.25	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	3,455.00	4,203.17	4,203.17	262.30	0.00
Portfolio Recovery Associates	Unsecured	1,109.00	1,520.45	1,520.45	94.88	0.00
Portfolio Recovery Associates	Unsecured	14,095.00	16,118.20	16,118.20	1,005.86	0.00
Portfolio Recovery Associates	Unsecured	1,562.00	2,070.82	2,070.82	129.23	0.00
Rnb Fields3	Unsecured	0.00	NA	NA	0.00	0.00
Sears	Unsecured	1,433.00	NA	NA	0.00	0.00
Springleaf Financial Services	Secured	277.00	277.00	277.00	277.00	9.06
Tribute/Fbold	Unsecured	3,178.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	9,847.00	20,337.49	20,337.49	1,269.17	0.00
US Bank	Secured	21,518.00	16,060.68	18,789.34	18,789.34	502.06
US Bank	Unsecured	222.00	NA	NA	0.00	0.00
Webster Bank	Secured	143,008.00	140,535.43	140,535.43	0.00	0.00
Webster Bank	Secured	143,008.00	17,527.26	10,000.00	10,000.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$454,000.65	\$0.00	\$0.00
Mortgage Arrearage	\$40,157.63	\$40,157.63	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,066.34	\$19,066.34	\$511.12
<b>TOTAL SECURED:</b>	<b>\$513,224.62</b>	<b>\$59,223.97</b>	<b>\$511.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$104,432.73</b>	<b>\$6,517.16</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,330.75</u>
Disbursements to Creditors	<u>\$66,252.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$72,583.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.